

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor Ashvin Mathew  
Serial No. 10/784,530  
Filed 02/23/2004  
Confirmation No. 7752  
For PROFILE AND CONSENT ACCRUAL  
Examiner Douglas B. Blair

Art Unit 2442

June 24, 2009

**SUBMISSION OF SUBSTITUTE SPECIFICATION**

In response to the Examiner's request, applicants submit the following substitute specification under 37 CFR 1.125(b). Attached is a clean form, without markings, of the substitute specification. No new matter has been added. The allowed claims are not included. See Amendment B for the allowed claims.

If fees for this substitute specification are required, the Commissioner is hereby authorized to charge the appropriate fee and any other fee deficiency in connection with this petition and application to Deposit Account No. 19-1345.

Respectfully submitted,

/Frank R. Agovino/

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